

## BANK DEPOSITS AND CIRCULATION.

A dispatch from Denver, Col., a few days ago, conveyed information that the First National Bank of that city held deposits amounting to \$10,046,000.

Turning to the report of that bank's condition October 6, 1896, as published in the last annual Report of the Comptroller of the Currency, we find it then had out a circulation of its own notes amounting to \$180,000.

People are frequently incredulous when told by bankers that their bank note circulation is not profitable. To secure this \$180,000 of note circulation, the bank had \$200,000 of United States bonds on deposit in the treasury at Washington. There are probably 4 per cent. bonds, yielding \$8,000 yearly interest, which is probably little if any more than the bank president's salary. If the use of these notes as loanable funds brought in 10 per cent. a year to the bank, that would amount to \$18,000—in all \$26,000. It is probable the building in which this bank is doing business, and the lot of ground on which it stands, could not be bought for less than \$100,000, if it could be got for that.

It is evident that if this bank had nothing but its note circulation to bank on, it would not be able to make as much clear money as its stockholders could make out of \$200,000 worth of good unincumbered land well tilled.

But when we learn that the bank has the use of from \$6,000,000 to \$10,000,000 of depositors' money which does not cost it a penny, but which it may lend on short time at big interest, it is easy to understand why banking is a good business without any note circulation. The truth is, that in 1882, when bonds were going up in the market, banks began to reduce their circulation, and continued to withdraw their notes at an average rate of about \$22,000,000 a year to 1891, when the minimum allowed by law was reached. During the nine years between September 1, 1882, and September 1, 1891, the capital of the National banks of the country was increased \$193,682,222, while the number of banks increased from 2,197 to 3,612, and the note circulation was diminished from \$358,742,034 July 1, 1882, to \$167,927,974 July 1, 1891. Net deposits of all the National banks increased from \$1,118,000,000 October 1, 1882, to \$1,758,600,000 September 25, 1891.

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[First Published July 14, 1897.]

## PROPOSAL.

Sealed proposals will be received at Topeka by the Board of Trustees of the State Charitable Institutions until 12 o'clock, August 12, 1897, for the furnishing and laying of cast-iron water supply pipe from the present standpipe easterly to the supply reservoir of the city of Olathe, in Johnson County, in the State of Kansas. The bids will be considered for all work and material complete.

This work is authorized by the Board of Trustees of the State Charitable Institutions under chapter 33 of the session laws of 1897.

Plans and specifications may be seen at the office of T. H. Lescher, State House architect, and also at the office of W. W. Rose, superintendent, at Kansas City, and also at the institution for the Education of the Deaf and Dumb at Olathe, Kansas.

Each separate proposal will be accompanied by a check to be certified by the president or cashier of the bank upon which it is drawn for a sum not less than 5 per cent. of the amount of said proposal, made payable to P. H. Dolan, Treasurer of the Board, and to be forfeited to the State of Kansas for damages sustained in case the bidder fails for five days to enter into contract for the work bid upon, and to give a satisfactory bond for the faithful performance of the contract in case award is made to him.

The attention of bidders is called to chapter 14, session laws, State of Kansas, 1891, in relation to eight hours constituting a day's work.

Blank form of bids will be furnished to those requesting them. The board reserves the right to reject any and all bids.

Bids to be sealed and addressed to W. L. Brown, President of the Board of Trustees State Charitable Institutions, Topeka, Kansas, and be marked "Proposal for public work at Olathe."

S. C. WHEELER,  
Secretary Board of Trustees State Charitable Institutions.

[First Published July 14, 1897.]

## PROPOSAL.

Sealed proposals will be received at Topeka by the Board of Trustees of the State Charitable Institutions until 12 o'clock, August 12, 1897, for the erection and completion of a building for the accommodation of idiotic and imbecile youth at Winfield, Cowley County, in the State of Kansas. The bids will be considered for all work and material complete, except heating.

This work is authorized by the Board of Trustees of the State Charitable Institutions under chapter 23, sections 2 and 3, of the session laws of 1897.

Plans and specifications may be seen on and after August 1, 1897, at the office of T. H. Lescher, State House architect, and also at the office of W. W. Rose, superintendent, at Kansas City, and also at the institution for idiotic and imbecile youth at Winfield, Kansas.

Each separate proposal will be accompanied by a check to be certified by the president or cashier of the bank upon which it is drawn for a sum not less than 5 per cent. of the amount of said proposal, made payable to P. H. Dolan, treasurer of the board, and to be forfeited to the State of Kansas for damages sustained in case the bidder fails for five days to enter into contract for the work bid upon,

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The attention of bidders is called to chapter 14, session laws, State of Kansas, 1891, in relation to eight hours constituting a day's work.

Blank form of bids will be furnished to those requesting them. The board reserves the right to reject any and all bids.

Bids to be sealed and addressed to W. L. Brown, President of the Board of Trustees State Charitable Institutions, Topeka, Kansas, and be marked "Proposal for public work at Winfield."

S. C. WHEELER,  
Secretary Board of Trustees State Charitable Institutions.

[First Published July 14, 1897.]

## PROPOSAL.

Sealed proposals will be received at Topeka by the Board of Trustees of the State Charitable Institutions until 12 o'clock, August 12, 1897, for the erection and completion of an additional wing to the State Insane Asylum at Topeka, Kansas. Bids will be considered for all work and material complete, except heating.

This work is authorized by the Board of Trustees of the State Charitable Institutions under chapter 23 of the session laws of 1897.

Plans and specifications may be seen on and after August 1, 1897, at the office of T. H. Lescher, State Architect, and also at the office of W. W. Rose, architect, Kansas City.

Each separate proposal will be accompanied by a check to be certified by the president or cashier of the bank upon which it is drawn for a sum not less than 5 per cent. of the amount of said proposal, made payable to P. H. Dolan, treasurer of the board, and to be forfeited to the State of Kansas for damages sustained in case the bidder fails for five days to enter into contract for the work bid upon, and to give a satisfactory bond for the faithful performance of the contract in case award is made to him.

Attention is called to chapter 14, session laws of the State of Kansas, 1891, in relation to eight hours constituting a day's work.

Blank form of bids will be furnished to those requesting them.

The board reserves the right to reject any and all bids. Bids to be sealed and addressed to W. L. Brown, president of the Board of Trustees of the State Charitable Institutions, Topeka, Kansas, and to be marked, "Proposal for public works at Topeka."

S. C. WHEELER,  
Secretary Board of Trustees State Charitable Institutions.

[First Published July 14, 1897.]

Sealed proposals will be received at Topeka by the Board of Trustees of the State Charitable Institutions until 12 o'clock, August 12, 1897, for the erection and completion of a building for the accommodation of idiotic and imbecile youth at Winfield, Cowley County, in the State of Kansas. The bids will be considered for all work and material complete, except heating.

This work is authorized by the Board of Trustees of the State Charitable Institutions under chapter 23, sections 2 and 3, of the session laws of 1897.

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